

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Captioned in Compliance with D.N.J. LBR 9004-2©)

LAW OFFICES OF SKLAR SMITH-SKLAR
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CANDYCE I. SMITH-SKLAR, ESQ.
Attorney for Debtor

In Re:

Matthew K and Victoria A Sobke

Debtor



Order Filed on March 28, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No: 15-24693-KCF

Chapter 13

Hearing Date: 1/11/17; 9:00am

Chief Judge: Kathryn C. Ferguson

ORDER APPROVING POST-PETITION LOAN MODIFICATION

The relief set forth on the following page is hereby **ORDERED**.

DATED: March 28, 2017

A handwritten signature in black ink, appearing to read "Kathryn C. Ferguson".

Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

THIS MATTER having come before the Court on the debtor's Motion to Approve Modification of the Loan, and the Court having considered the debtor's motion and any opposition thereto, and good and sufficient cause appearing therefrom for the entry of this order, it is hereby

ORDERED that the debtor(s) be and hereby are allowed to Modify the Loan on real property located at 234 Hunter Avenue, Hamilton, NJ 08610
pursuant to the terms outlined in the debtor's certification in support of the refinancing motion; and it is further

ORDERED that debtor(s) are authorized to pay the usual and necessary costs and expenses of settlement; and it is further

ORDERED that the debtor shall:

☐ Satisfy all Plan obligations from financing proceeds

☐ Continue to make payments under the Plan as proposed or confirmed

☒ Modify the Plan as follows:

Remove mortgage arrears from plan payments

ORDERED that debtor's counsel be allowed a legal fee of \$ 750.00
for representation in connection with this motion and pursuant to a filed fee application, which is to be paid (chose one):

☐ at closing ☒ through the plan ☐ outside the plan;

and it is further

ORDERED that the chapter 13 trustee shall be provided with a copy of the modified loan; and it is further

ORDERED that Fed. R. Bankr. P. 6004(g), which provides for a ten (10) day stay of this

order,

 X is applicable is not applicable

ORDERED that the following other provisions apply:

1. Debtor is granted approval to enter into a permanent loan modification.
2. If pre-petition arrears are capitalized into the loan modification, secured creditor shall amend its Proof of Claim within thirty (30) days of the date of this Order. Upon receipt of an amended Proof of Claim, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
3. If post-petition arrears are capitalized into the loan modification, secured creditor shall file an amended post-petition order within thirty (30) days of the date of this Order. Upon receipt of an amended post-petition order, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
4. Debtors shall file an amended Schedule J and Modified Plan within twenty (20) days of this Order.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Matthew K Sobke
Victoria A Sobke
Debtors

Case No. 15-24693-KCF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Mar 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 01, 2017.
db/jdb +Matthew K Sobke, Victoria A Sobke, 234 Hunter Avenue, Trenton, NJ 08610-3525

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 01, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 30, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Candyce Ilene Smith-Sklar on behalf of Joint Debtor Victoria A Sobke mail@njpalaw.com
Candyce Ilene Smith-Sklar on behalf of Debtor Matthew K Sobke mail@njpalaw.com
Denise E. Carlon on behalf of Creditor JPMorgan Chase Bank, National Association
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor New Jersey Housing & Mortgage Finance Agency
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor New Jersey Housing & Mortgage Finance Agency
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor JPMorgan Chase Bank, National Association
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com

TOTAL: 9